

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Edward Melhem

Debtor

BANKRUPTCY NO. 18-12798 REF
CHAPTER 13

ORDER

Upon consideration of the Objection to Confirmation of Chapter 13 Plan filed by SMS Financial P, LLC, it is ORDERED and DECREED that confirmation is DENIED.

Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
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Debtor

BANKRUPTCY NO. 18-12798 REF
CHAPTER 13

**OBJECTION OF SMS FINANCIAL P, LLC
TO CONFIRMATION OF CHAPTER 13 PLAN**

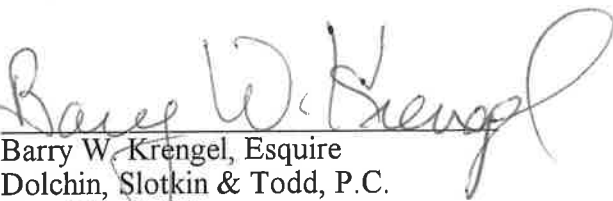
SMS Financial P, LLC (hereinafter "SMS") objects to confirmation of Debtor's Chapter 13 Plan and asserts in support of its Objection as follows:

1. On July 2, 2018, SMS filed an unsecured Proof of Claim setting forth a pre-petition judgment in the amount of \$46,264.25.
2. Debtor's Plan provides for no payments to Unsecured Creditors.
3. Debtor's Plan violates 11 U.S.C. 1325(c)(3) in that the Plan has been proposed in bad faith.
4. The Debtor's failure to propose any payments to Unsecured Creditors violates §11 U.S.C. 1325(a)(4).
5. Accordingly, the Debtor's Plan is not feasible as it does not provide for any payments to Unsecured Creditors.

WHEREFORE, Unsecured Creditor, SMS Financial P, LLC, prays that the Court deny confirmation of the Debtor's Plan.

Respectfully submitted,

By:


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Attorney for Movant/Applicant

Date:

9/7/18

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BANKRUPTCY NO. 18-12798 REF
CHAPTER 13

CERTIFICATE OF SERVICE

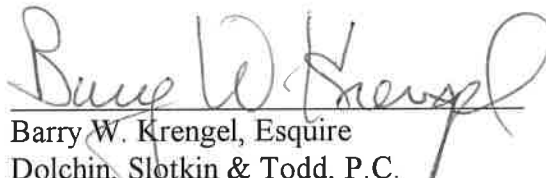
I, the undersigned attorney for SMS Financial P, LLC, do hereby certify that true and correct copies of the foregoing Objection to Confirmation have been served on 9/7/18 by electronic filing upon those listed below:

Pro Se Debtor

Edward Melhem (via Regular Mail)
2175 Augusta Drive
Center Valley, PA 18034

Bankruptcy Trustee

Frederick L. Reigle (via ECF)
2901 St. Lawrence Avenue
P.O. Box 4010
Reading, PA 19606



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Date: 9/7/18